IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Confirmation No.: 7103 Group Art Unit: 3696) Examiner: William E. Rankins) AMENDMENT and RESPONSE to July 9, 2009 Non-Final Office Action Docket No.: G06.015 For: PAYMENT CARD PROCESSING) PTO Customer Number 67338 Buckley, Maschoff & Talwalkar LLC) Attorneys for General Electric Company) 50 Locust Avenue) New Canaan, CT 06840

Mail Stop Amendment (via EFS) Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Applicants: JONES et al.

Filing Date: 9/5/2003

Application No.: 10/656,798

SYSTEM AND METHODS

Sir

In response to the Non-Final Office Action mailed July 9, 2009, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.